



For Immediate Release

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***ENZI INTRODUCES BIPARTISAN SMALL BUSINESS HEALTH  
PLAN BILL***

***URGES CONGRESS TO ACT THIS YEAR ON LEGISLATION TO REDUCE HEALTH  
CARE COSTS, PROVIDE RELIEF FOR SMALL BUSINESSES, WORKING FAMILIES***

**Washington, D.C.** –U.S. Senator Mike Enzi (R-WY), Ranking Member of the Senate Health, Education, Labor and Pensions (HELP) Committee, today introduced the “Small Business Health Plans Act of 2008,” bipartisan legislation that would expand access to affordable health care by allowing small businesses and working families to pool together and negotiate the health insurance plans they need at prices they can afford.

“We need to do something – anything – about our nation’s health care crisis. Small businesses and working families are struggling to stay afloat amid rising health care costs, and it is past time for Congress to throw them a life preserver,” Enzi said. “Small business health plans are one step toward making sure that every American has access to affordable health coverage.”

Senator Ben Nelson (D-NE) and Senator Judd Gregg (R-NH) are original co-sponsors of the bill.

Senator Nelson said: ““It is time to help the employees of the 20,000 small businesses in Nebraska who cannot offer health insurance to their workers because of the prohibitive costs. Our plan would allow them to band together to increase their purchasing power and lower health insurance costs. I hope our legislation can move this debate forward to find the solutions which are past due.”

Senator Gregg said: “The Small Business Health Plan introduced today, provides critical support for small businesses by allowing them to pool their resources together for greater market clout and affordability. This bipartisan legislation gives hard working small businesses and working families’ greater access to quality and affordable health care choices. I am proud to join Senators Enzi and Nelson in cosponsoring this much needed legislation which will help small businesses, our nation’s greatest job creator, to provide flexibility in health care for their workers.”

Enzi said that small business health plans (SBHPs) are a key part of his comprehensive health care reform bill, “10 Steps to Transform Health Care in America,” S. 1783, which builds on market-based solutions to ensure that every American has access to affordable, quality health care. (For more information on S. 1783, please visit [www.enzi.senate.gov](http://www.enzi.senate.gov)).

“I broke my comprehensive bill down into steps that Congress can pass one at a time, knowing that each step alone could likely receive broad support,” Enzi said. “Congress could act on any one of these steps today, starting with small business health plans, and see real results tomorrow to improve health care for all Americans. If we can pass every step, we can ensure affordable access to quality health care for every American.”

SBHPs will allow business and trade associations to band their members together across state lines and offer group health coverage to their employees. By banding groups of small businesses together on a regional or national basis, SBHPs create real purchasing power that small businesses could never have on their own. This purchasing power will allow them to negotiate for better prices and greater benefits.

In 2006 independent actuaries found that the SBHP bill, as introduced in the 109<sup>th</sup> Congress, would not only stop the trend of annual increases in health insurance costs, but also *would actually reduce health insurance costs for small business by a net 12 percent, or about \$1,000 per employee*. It would also reduce the number of uninsured Americans by 8 percent – approximately 1 million people. A separate Congressional Budget Office (CBO) study found that the bill would reduce Medicaid federal and state expenditures by \$1.8 billion over 10 years and trim the ranks of the nation’s working uninsured by 600,000.

“I am confident that if we work together, we can find an agreement on small business health plans and market-based pooling this year, and provide real relief for Americans struggling to pay their health care costs,” Enzi said. “I always believe that we can agree on 80 percent of the issues and on 80 percent of each issue, and if we can focus on that 80 percent, we can get results. I am going to keep working with my colleagues and with stakeholders to find the 80 percent and reach an agreement on small business health plans.”

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**Floor Statement**  
**Small Business Health Plan Act of 2008**  
**Senator Michael B. Enzi**  
**April 3, 2008**

Mr. ENZI: Mr. President, I rise today to discuss the cost of health care, and what the Senate can do *this year* to make health care more affordable for America's working families.

Last summer I introduced a bill, "Ten Steps to Transform Healthcare in America" which if enacted would provide every American with private health insurance. To help spread the word and get some suggestions and comments from the people of Wyoming, I took it on the road and headed throughout our state, making ten stops to talk about my bill, "Ten Steps to Transform Healthcare in America."

I designed "Ten Steps" to be an evolving product, something that could be moved in pieces. I have found that Congress isn't very successful doing things in a revolutionary way. I believe we can have success and accomplish real health care reform in an evolutionary fashion.

In just over three days we traveled over 1,200 miles, visited ten towns and met with hundreds of Wyoming folks. They all had one message for us – they're worried about their health care and so am I. Of all of the Ten Steps, one in particular created a host of comments and support: Step number 4, Small Business Health Plans. You see, 70 percent of the people in Wyoming work for small businesses. They experience first hand the challenges of finding affordable health insurance and keeping it.

So, today Mr. President, I am introducing Step 4 of my Ten Steps Bill, the Small Business Health Plans Act of 2008, to give a special level of focus to the need to find a way to help small businesses stem the tide of rising health care costs. They simply cannot keep up with the increases and are clamoring for us in the Senate to do something, anything, to help. And do it now.

Small Business Health Plans is something I've been working on for a while with my friend, Senator Ben Nelson. I want to thank Senator Nelson for his leadership and expertise in this matter and for his steadfast support.

Step 4, the Small Business Health Plans Act, will reduce the cost of health care, especially for America's small business owners and working families. Today, of the 46 million people without health insurance in this country, 12 million people own or work for small businesses or live in families that depend on small business wages. Another 5 million are self-employed. That makes 17 million people who can't afford decent health insurance right now and would be helped by this bill.

Small Business Health Plans (SBHPs) will allow business and trade associations to band their members together across state lines and offer group health coverage to their employees. By banding groups of small businesses together on a regional or national basis, SBHPs create real purchasing power that small businesses could never have on their own. This purchasing power will allow them to negotiate for better prices and greater benefits. Just like big businesses do.

A report prepared by an independent analyst found that Small Business Health Plans would reduce health insurance costs for small business by 12 percent. In today's dollars - about \$1,000 per employee; and, would reduce the number of uninsured in working families by 8 percent - or approximately 1 million people. That is real relief!

The American people overwhelmingly support giving small businesses the same power that big companies have to negotiate for better benefits and better prices. And, small business owners for years have been asking for the power that big businesses have, so they can secure affordable health care for their employees and their families.

Every day, emergency rooms treat more than 30 thousand uninsured Americans who work for or depend on small businesses. That's at least 30 thousand reasons why we need to get something done now to help create affordable, market-based choices for America's small businesses and working families.

I'm a former small business owner, and I know something about the struggle to provide affordable health coverage to my own family and to my "work family." And Senator Nelson is a former state insurance commissioner, so he knows something about the importance of protecting consumers.

I also want to thank Sen. Gregg for his leadership on this issue. Sen. Gregg has worked very hard to help find relief for small businesses and I very much appreciate his support and thank him for being a cosponsor of this important legislation.

Let's take the first step toward more affordable health care for all Americans by giving small business owners the power to create Small Business Health Plans for themselves, their families, and their workers. Let's give them the change they are seeking, instead of "more of the same," or more excuses for not acting.

I believe we can agree on 80 percent of the issues and on 80 percent of each issue. If we focus on that 80 percent, we can get things done. I have been and will continue to work with my colleagues and stakeholders to find that 80 percent on Small Business Health Plans to provide real relief for America's working families. The time for action is now.

Mr. President, I yield the floor.

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